

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Michael D. Allen**  
**Melynda S. Allen**  
**fka Melynda S. Zolnai, fka Melynda S. Pelc**  
*Debtor(s)*

Case No. 19-10033-TPA  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

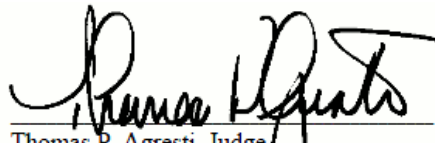
**AND NOW**, this *The 13th of November, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael D. Allen  
 Melynda S. Allen  
 Debtors

Case No. 19-10033-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +Michael D. Allen, 14618 North Main St. Ext., Meadville, PA 16335-9470  
 jdb +Melynda S. Allen, 594 North Street, Apt. 2D, Meadville, PA 16335-2463  
 14979537 ACL, PO 7302, Hollister, MO 65673-7302  
 14979549 +Magisterial District Judge Samuel V. Pendolino, MDJ 30-2-02 - CV 272-2018,  
 894 Diamond Park, Suite 1, Meadville, PA 16335-2603  
 14979548 +Managment Services Incorporated, PO Box 1099, Langhorne, PA 19047-6099  
 14979550 Meadville Diagnostic Medical Img, Inc, PO Box 1420, Clearfield, PA 16830-5420  
 14979551 +Michael Ratchford, Ratchford Law Group, PC, 54 Glenmaura National Blvd, Suite 104,  
 Moosic, PA 18507-2101  
 14998125 +NCB Management Services, Inc., One Allied Drive, Trevese, PA 19053-6945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/Text: camanagement@mtb.com Nov 14 2019 04:32:10 M&T BANK,

Lending Services-Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288  
 14979538 +EDI: RMCB.COM Nov 14 2019 08:43:00 American Medical Collection Agency,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 14979539 +EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14988850 EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15000438 +E-mail/Text: bankruptcy@cavps.com Nov 14 2019 04:33:50 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14979540 +EDI: CITICORP.COM Nov 14 2019 08:43:00 Citibank/Sears, Centralized Bankruptcy,  
 Po Box 790034, St Louis, MO 63179-0034  
 14979541 +EDI: CITICORP.COM Nov 14 2019 08:43:00 Citibank/The Home Depot,  
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14979542 +EDI: CITICORP.COM Nov 14 2019 08:43:00 Citicards,  
 Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
 14979543 +EDI: WFNNB.COM Nov 14 2019 08:43:00 Comenitycapital/biglot, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 15016309 EDI: FORD.COM Nov 14 2019 08:43:00 Ford Motor Credit Company LLC, PO Box 62180,  
 Colorado Springs, CO 80962-4400  
 14979544 EDI: FORD.COM Nov 14 2019 08:43:00 Ford Credit, c/o Ford Motor Credit, P.O. Box 790119,  
 St. Louis, MO 63179-0119  
 14979545 EDI: FORD.COM Nov 14 2019 08:43:00 Ford Motor Credit, PO Box 790119,  
 Saint Louis, MO 63179-0119  
 14979546 +E-mail/Text: bankruptcy@affglo.com Nov 14 2019 04:33:18 Global Credit Collection,  
 PO Box 129, Linden, MI 48451-0129  
 14997484 E-mail/PDF: resurgentbknofications@resurgent.com Nov 14 2019 04:37:06 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14979547 E-mail/Text: camanagement@mtb.com Nov 14 2019 04:32:10 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240  
 15018015 E-mail/Text: camanagement@mtb.com Nov 14 2019 04:32:10 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840  
 15015010 EDI: Q3G.COM Nov 14 2019 08:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14979552 +EDI: DRIV.COM Nov 14 2019 08:43:00 Santander Consumer USA, Attn: Bankruptcy,  
 Po Box 961245, Fort Worth, TX 76161-0244  
 14979553 E-mail/Text: jenniferlipps@zoominternet.net Nov 14 2019 04:31:40 Travaglini Enterprises,  
 231 Chestnut St, Suite 609, Meadville, PA 16335

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar  
Form ID: 309

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Nov 13, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John Wesley Rowden on behalf of Joint Debtor Melynda S. Allen jwrowden@yahoo.com,  
elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com  
John Wesley Rowden on behalf of Debtor Michael D. Allen jwrowden@yahoo.com,  
elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5